
State:	Arkansas	Filing Company:	Sagicor Life Insurance Company
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	Informational Filing - Voice Signature		
Project Name/Number:	/		

Filing at a Glance

Company:	Sagicor Life Insurance Company
Product Name:	Informational Filing - Voice Signature
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	11/21/2012
SERFF Tr Num:	AMFD-128781103
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	VOICE SIGNATURE
Implementation	01/01/2013
Date Requested:	
Author(s):	Francine Cardon
Reviewer(s):	Linda Bird (primary)
Disposition Date:	11/29/2012
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	

State Filing Description:

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Informational Filing - Voice Signature
Project Name/Number: /

Filing Company: Sagicor Life Insurance Company

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 11/29/2012
	State Status Changed: 11/29/2012
Deemer Date:	Created By: Francine Cardon
Submitted By: Francine Cardon	Corresponding Filing Tracking Number:

Filing Description:

AR Cover Letter – Simplified Issue, 5042 apps, Voice Signature
RE: Sagicor Life Insurance Company
NAIC No.: 60445; FEIN: 74-1915841
Informational Filing – Voice Signature

This is to inform you that Sagicor Life Insurance Company will begin to utilize voice signatures in some instances as part of the process during the solicitation and taking of an application for insurance. This process will be utilized with the 5042.12, Individual Life Insurance Simplified Issue Application, approved on 2/27/2012.

At the time of solicitation, Part 1 of the application is taken by the agent and is signed by the applicants and agent. This process remains the same. As explained during the filing of the application, Part 2 may be taken through a telephonic interview. As part of the telephonic interview, the applicant will now be informed that the recording of the interview will be used as an electronic signature, which is a legally binding voice file that acts as their signature and also becomes part of the application for life insurance. The applicant must agree in the affirmative in order for the process to be utilized. With the applicant's agreement, upon completion of Part 2 the signature line is imprinted with the applicant's name, the date, city and state location of the applicant, and a statement that the signature was done by voice recording. The recording will be retained as required of all application related documents. If the applicant does not agree, the process will be as it is now, with the client signing the application upon delivery. In both cases, if a policy is issued, both Parts 1 and 2 will continue to be made a part of the policy on delivery.

If the applicant is not both the proposed insured and proposed owner, and the proposed owner is participating on the proposed insured's call to complete Part 2, the proposed owner will be informed as above and must agree in the affirmative in order for the process to be utilized with regard to the proposed owner's signature. If the proposed owner does not agree, or if the proposed owner is not participating in the call, the proposed owner will sign Part 2 of the application at time of delivery. No revisions have been made to the 5042.12, Individual Life Insurance Simplified Issue Application.

The free look period for the policies that use the 5042.12 gives the policy owner 30 days from the date of delivery to return the policy for a full refund of premium.

Should you have any questions, please contact me toll-free at 480.425.5100 ext. 5652, or via electronic mail at francine_cardon@sagicor.com.

Thank you for your consideration.

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
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Filing Company: Sagicor Life Insurance Company

Sincerely,

Francine Cardon

Company and Contact

Filing Contact Information

Francine Cardon, Compliance Analyst
4343 N. Scottsdale Road
Suite 300
Scottsdale, AZ 85251

Francine_Cardon@sagicor.com
480-425-5100 [Phone]
480-425-5150 [FAX]

Filing Company Information

Sagicor Life Insurance Company
4343 N. Scottsdale Road
Suite 300
Scottsdale, AZ 85251
(800) 531-5067 ext. 5653[Phone]

CoCode: 60445
Group Code: 3766
Group Name:
FEIN Number: 74-1915841

State of Domicile: Texas
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: This is an informational filing.
Per Company: No

Company	Amount	Date Processed	Transaction #
Sagicor Life Insurance Company	\$50.00	11/21/2012	65136989

SERFF Tracking #:	AMFD-128781103	State Tracking #:		Company Tracking #:	VOICE SIGNATURE
State:	Arkansas	Filing Company:	Sagicor Life Insurance Company		
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other				
Product Name:	Informational Filing - Voice Signature				
Project Name/Number:	/				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	11/29/2012	11/29/2012

SERFF Tracking #:	AMFD-128781103	State Tracking #:		Company Tracking #:	VOICE SIGNATURE
State:	Arkansas	Filing Company:	Sagicor Life Insurance Company		
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other				
Product Name:	Informational Filing - Voice Signature				
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Disposition

Disposition Date: 11/29/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No